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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/805,632	03/14/2001	Elaine Scott Mason	COS99039	3006
25537 7590 11/30/2007 VERIZON PATENT MANAGEMENT GROUP 1515 N. COURTHOUSE ROAD SUITE 500 ARLINGTON, VA 22201-2909			EXAMINER GREIMEL, JOCELYN	
			ART UNIT 3693	PAPER NUMBER
			NOTIFICATION DATE 11/30/2007	DELIVERY MODE ELECTRONIC

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

patents@verizon.com



## **DETAILED ACTION**

This communication is in response to Applicant's Appeal Brief filed 29 August 2007.

### ***Status of Claims***

Claims 1-42 are currently pending. Claims 1, 8, 15, 22, 29 and 36 are independent claims.

### ***Claim Rejections – 35 USC § 112***

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

2. Claims 1, 8, 15, 22, 29 and 35 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claim 1, 8, 15, 22, 29 and 35 recite the language "invoice date" in the claim language. To clarify the claims, the Examiner would suggest using the claim language "invoice due date", as this language makes it clear that the date that is being referenced is a date in the future by which the invoice must be paid. This would avoid any confusion with the invoice creation date. Appropriate correction is required.

3. Claim 3 recites the limitation "the pre-defined time period." There is insufficient antecedent basis for this limitation in the claim.

***Allowable Subject Matter***

4. The following is a statement of reasons for the indication of allowable subject matter: the claims disclose a method, system, server, medium, program and apparatus for an early payment discount, on-line bill payment system, which is not disclosed by the prior art. As allowable subject matter has been indicated, applicant's reply must either comply with all formal requirements or specifically traverse each requirement not complied with. See 37 CFR 1.111(b) and MPEP § 707.07(a).

5. The Applicant is requested to contact the Examiner and arrange for a telephone interview if there are questions regarding the rejections stated above.

***Conclusion***

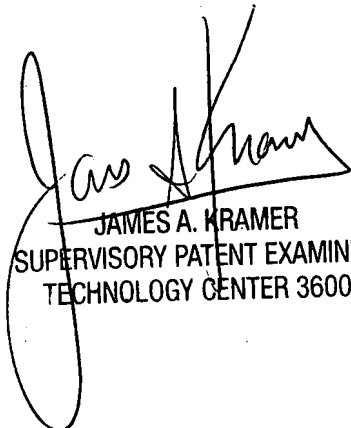
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jocelyn Greimel whose telephone number is (571) 272-3734. The examiner can normally be reached on Monday - Friday 8:30 AM - 4:30 PM EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jocelyn Greimel  
Examiner, Art Unit 3693  
November 23, 2007

  
JAMES A. KRAMER  
SUPERVISORY PATENT EXAMINER  
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11.26.07